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In re Patent Application of

Ellen BARBARA, et al.

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For: **METHOD AND SYSTEM FOR ON-LINE PAYMENTS**

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REQUEST FOR CONTINUED EXAMINATION

Sir:

The following is intended to be fully responsive to the Decision on Appeal mailed November 19, 2010. The undersigned representative respectfully requests review and consideration of the remarks/arguments presented below.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 16 of this paper.